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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: FLETCHER, TODD A

§ Case No. 09-73411

FLETCHER, PATRICIA M

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on August 13, 2009. The undersigned trustee was appointed on October 08, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 112,020.57

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	53,512.17
Bank service fees	195.94
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	20,000.00
Leaving a balance on hand of ¹	\$ 23,312.46

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/13/2016 and the deadline for filing governmental claims was 02/09/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,638.92. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$6,638.92, for a total compensation of \$6,638.92.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$220.52, for total expenses of \$220.52.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/22/2016 By: /s/JOSEPH D. OLSEN

Trustee, Bar No.:

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-73411

Trustee: (330400) JOSEPH D. OLSEN

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Filed (f) or Converted (c): 11/19/09 (c)

§341(a) Meeting Date: 01/07/10

Period Ending: 11/22/16

Claims Bar Date: 01/13/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Checking - Associated	0.00	0.00	0.00	FA
2	HHGS/furnishings	1,500.00	0.00	0.00	FA
3	Clothing and personal items	1,000.00	0.00	0.00	FA
4	Wedding Rings	100.00	0.00	0.00	FA
5	(4) term life insur. policy	0.00	0.00	0.00	FA
6	401K Plan	2,800.00	0.00	0.00	FA
7	Interest in Pension	Unknown	0.00	0.00	FA
8	Void	0.00	0.00	0.00	FA
9	Single family residence - 717 Grand Ave.	87,993.00	0.00	0.00	FA
10	PI case - vaginal mesh action (u)	15,000.00	0.00	112,020.57	FA
11	Void	0.00	0.00	0.00	FA
12	Void	0.00	0.00	0.00	FA
13	Void	0.00	0.00	0.00	FA
14	Void	0.00	0.00	0.00	FA
15	Void	0.00	0.00	0.00	FA
16	Void	0.00	0.00	0.00	FA
17	Void	Unknown	0.00	0.00	FA
18	1996 Chrysler Cirrus	1,275.00	0.00	0.00	FA
19	1997 Dodge Avenger	1,725.00	0.00	0.00	FA
20	1994 Mazda	575.00	0.00	0.00	FA
21	Void	0.00	0.00	0.00	FA
22	Void	0.00	0.00	0.00	FA
23	Void	0.00	0.00	0.00	FA
24	Void	0.00	0.00	0.00	FA
25	Void	0.00	0.00	0.00	FA

25	Assets Totals (Excluding unknown values)	\$111,968.00	\$0.00	\$112,020.57	\$0.00
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Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-73411 **Trustee:** (330400) JOSEPH D. OLSEN
Case Name: FLETCHER, TODD A **Filed (f) or Converted (c):** 11/19/09 (c)
FLETCHER, PATRICIA M **§341(a) Meeting Date:** 01/07/10
Period Ending: 11/22/16 **Claims Bar Date:** 01/13/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

This case was previously administered by a different Trustee with a No Asset Report being filed and the case closed on 3/15/10. Later a vaginal mesh tort claim settlement came to the attention of the prior Trustee who is no longer a panel member and the case was assigned to the current Trustee. The file was reopened on or about 10/7/15. Since its reopening, the Trustee has filed a motion to employ special counsel to complete the vaginal mesh tort claim settlement process and that motion will be heard on 1/11/16. It is estimated the gross settlement will be approximately \$120,000.00 with the net payout to the Trustee being approximately one-half that amount (\$59,000.00). The Trustee anticipates the file being completed during calendar year 2016 but is at the mercy at the settlement coordinator for the multi-district litigation on receiving the distribution check.

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): December 31, 2016

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73411

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Taxpayer ID #: **-***6019

Period Ending: 11/22/16

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: *****2966 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/08/16	{10}	Boston Scientific QSF	PI settlement funds	1242-000	112,020.57		112,020.57
09/19/16	101	Patricia Fletcher	Debtor's P.I. exemption	8100-002		15,000.00	97,020.57
09/20/16	102	Freese & Goss, PLLC	Per Court Order of 7/11/16 - P.I. attys fees & costs	3210-600		52,509.84	44,510.73
09/20/16	103	Garretson Resolution Group	Per Court order of 7/11/16 - settlement administration fee	3992-000		1,002.33	43,508.40
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		105.30	43,403.10
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		90.64	43,312.46
11/02/16	104	Patricia Fletcher	Per court order 10/31/2016	8200-002		20,000.00	23,312.46

ACCOUNT TOTALS 112,020.57 88,708.11 \$23,312.46

Less: Bank Transfers 0.00 0.00

Subtotal 112,020.57 88,708.11

Less: Payments to Debtors 35,000.00

NET Receipts / Disbursements \$112,020.57 \$53,708.11

Net Receipts :	112,020.57
Less Payments to Debtor :	35,000.00
Net Estate :	\$77,020.57

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
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Checking # *****2966 112,020.57 53,708.11 23,312.46

\$112,020.57 \$53,708.11 \$23,312.46

Exhibit "C" - Analysis of Claims Register**Case: 09-73411 FLETCHER, TODD A****Case Balance:** \$23,312.46 **Total Proposed Payment:** \$23,312.46 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	JOSEPH D. OLSEN	Admin Ch. 7	220.52	220.52	0.00	220.52	220.52	23,091.94
	<2200-00 Trustee Expenses>							
	Joseph D Olsen	Admin Ch. 7	2,337.50	2,337.50	0.00	2,337.50	2,337.50	20,754.44
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	Joseph D. Olsen	Admin Ch. 7	6,638.92	6,638.92	0.00	6,638.92	6,638.92	14,115.52
	<2100-00 Trustee Compensation>							
1	CITIZENS FINANCE	Secured	3,447.13	0.00	0.00	0.00	0.00	14,115.52
5S	AMERICAN GENERAL FINANCE	Secured	1,100.00	0.00	0.00	0.00	0.00	14,115.52
8 -2	Chase Home Finance LLC	Secured	101,419.93	0.00	0.00	0.00	0.00	14,115.52
2	MUTUAL MANAGEMENT SERVICES	Unsecured	218.26 *	0.00	0.00	0.00	0.00	14,115.52
3	AMERICAN INFOSOURCE LP AS AGENT FOR	Unsecured	192.04	192.04	0.00	192.04	192.04	13,923.48
4	ALL CREDIT LENDERS	Unsecured	497.84 *	0.00	0.00	0.00	0.00	13,923.48
5U	AMERICAN GENERAL FINANCE	Unsecured	2,211.81	2,211.81	0.00	2,211.81	2,211.81	11,711.67
6	Cottonwood Financial Illinois, LLC	Unsecured	727.66 *	0.00	0.00	0.00	0.00	11,711.67
7	AFFORDABLE CASH ADVANCE	Unsecured	233.12 *	0.00	0.00	0.00	0.00	11,711.67
9	AFFORDABLE CASH ADVANCE	Unsecured	233.12 *	0.00	0.00	0.00	0.00	11,711.67
10	HEALTHFIRST PHYS REHAB	Unsecured	367.18 *	0.00	0.00	0.00	0.00	11,711.67
11	ROCKFORD HEALTH PHYSICIANS	Unsecured	643.80 *	274.00	0.00	274.00	274.00	11,437.67
12	PRA Receivables Management, LLC	Unsecured	150.49	150.49	0.00	150.49	150.49	11,287.18
13	Seventh Avenue	Unsecured	283.52	283.52	0.00	283.52	283.52	11,003.66
14	PALISADES COLLECTIONS LLC	Unsecured	1,199.40	1,199.40	0.00	1,199.40	1,199.40	9,804.26
15	Asset Acceptance LLC / Assignee / Target National	Unsecured	174.25	174.25	0.00	174.25	174.25	9,630.01
16	ROCK RIVER WATER RECLAMATION DISTRI	Unsecured	355.41 *	0.00	0.00	0.00	0.00	9,630.01
17	MUTUAL MANAGEMENT SERVICES	Unsecured	433.31 *	0.00	0.00	0.00	0.00	9,630.01
18	Cottonwood Financial Illinois, LLC.	Unsecured	727.66 *	0.00	0.00	0.00	0.00	9,630.01

(*) Denotes objection to Amount Filed

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Exhibit "C" - Analysis of Claims Register

Case: 09-73411 FLETCHER, TODD A

Case Balance: \$23,312.46 Total Proposed Payment: \$23,312.46 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
19	NICOR GAS COMPANY	Unsecured	220.64	220.64	0.00	220.64	220.64	9,409.37
20	ROCKFORD HEALTH PHYSICIANS	Unsecured	641.40 *	0.00	0.00	0.00	0.00	9,409.37
3I	AMERICAN INFOSOURCE LP AS AGENT FOR	Unsecured	6.82	6.82	0.00	6.82	6.82	9,402.55
11I	ROCKFORD HEALTH PHYSICIANS	Unsecured	9.73 *	9.73	0.00	9.73	9.73	9,392.82
12I	PRA Receivables Management, LLC	Unsecured	5.34	5.34	0.00	5.34	5.34	9,387.48
13I	Seventh Avenue	Unsecured	10.07	10.07	0.00	10.07	10.07	9,377.41
14I	PALISADES COLLECTIONS LLC	Unsecured	42.59	42.59	0.00	42.59	42.59	9,334.82
15I	Asset Acceptance LLC / Assignee / Target National	Unsecured	6.19	6.19	0.00	6.19	6.19	9,328.63
19I	NICOR GAS COMPANY	Unsecured	7.83	7.83	0.00	7.83	7.83	9,320.80
5UI	AMERICAN GENERAL FINANCE	Unsecured	78.54	78.54	0.00	78.54	78.54	9,242.26
SURPLUS	FLETCHER, PATRICIA	Unsecured	29,242.26	29,242.26	0.00	29,242.26	9,242.26	0.00
Total for Case 09-73411 :			\$154,084.28	\$43,312.46	\$0.00	\$43,312.46	\$23,312.46	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$9,196.94	\$9,196.94	\$0.00	\$9,196.94	100.000000%
Total Secured Claims :	\$105,967.06	\$0.00	\$0.00	\$0.00	0.000000%
Total Unsecured Claims :	\$38,920.28	\$34,115.52	\$0.00	\$14,115.52	41.375655%

(*) Denotes objection to Amount Filed

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-73411

Case Name: FLETCHER, TODD A

Trustee Name: JOSEPH D. OLSEN

Balance on hand: \$ 23,312.46

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CITIZENS FINANCE	3,447.13	0.00	0.00	0.00
5S	AMERICAN GENERAL FINANCE	1,100.00	0.00	0.00	0.00
8 -2	Chase Home Finance LLC	101,419.93	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 23,312.46

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Joseph D. Olsen	6,638.92	0.00	6,638.92
Trustee, Expenses - JOSEPH D. OLSEN	220.52	0.00	220.52
Attorney for Trustee, Fees - Joseph D Olsen	2,337.50	0.00	2,337.50

Total to be paid for chapter 7 administration expenses: \$ 9,196.94

Remaining balance: \$ 14,115.52

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 14,115.52

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 14,115.52

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,706.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	MUTUAL MANAGEMENT SERVICES	0.00	0.00	0.00
3	AMERICAN INFOSOURCE LP AS AGENT FOR	192.04	0.00	192.04
4	ALL CREDIT LENDERS	0.00	0.00	0.00
5U	AMERICAN GENERAL FINANCE	2,211.81	0.00	2,211.81
6	Cottonwood Financial Illinois, LLC	0.00	0.00	0.00
7	AFFORDABLE CASH ADVANCE	0.00	0.00	0.00
9	AFFORDABLE CASH ADVANCE	0.00	0.00	0.00
10	HEALTHFIRST PHYS REHAB	0.00	0.00	0.00
11	ROCKFORD HEALTH PHYSICIANS	274.00	0.00	274.00
12	PRA Receivables Management, LLC	150.49	0.00	150.49
13	Seventh Avenue	283.52	0.00	283.52
14	PALISADES COLLECTIONS LLC	1,199.40	0.00	1,199.40
15	Asset Acceptance LLC / Assignee / Target National	174.25	0.00	174.25
16	ROCK RIVER WATER RECLAMATION DISTRI	0.00	0.00	0.00

17	MUTUAL MANAGEMENT SERVICES	0.00	0.00	0.00
18	Cottonwood Financial Illinois, LLC.	0.00	0.00	0.00
19	NICOR GAS COMPANY	220.64	0.00	220.64
20	ROCKFORD HEALTH PHYSICIANS	0.00	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 4,706.15
 Remaining balance: \$ 9,409.37

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 9,409.37

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 9,409.37

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.5% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$167.11. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$9,242.26.